# Education in Insurance

Need of Schools to Train in Right Methods of Finance and Morality.

By Joseph French Johnson, Dean of New York University School of Commerce.



NTIL we have business men who have been trained in the principles and right methods of finance, the management of our banks, of our insurance companies, and of great corporations, will not be subjected to wholesome outside criticism. Things will be done in the dark which ought not to be done. Immorality is usually the joint product of opportunity and ignorance. When we have an enlightened business world there will be fewer dark places in it, and opportunities for fraud, concealment, and peculation will be less. The trouble

is not that there is a low standard of honor or morality in business, but that there is practically no standard at all. Well-meaning men are often at a loss to determine whether a certain profitable policy is honorable or dishonor-

Society is just now washing the windows of the life insurance business, and many people are hoping that hereafter when a man buys life insurance he will really get all that he pays for. On that point I am a pessimist, and shall remain one unless the subject of life insurance gets into our schools. We have had investigations before, and profuse promises of reform. In a few years the abuses of life insurance will be forgotten, new companies will be organized; and new men will get control of the old; and then new and wonderful

ways of appropriating the people's money will be devised. Publicity will provide some protection, especially if the affairs of insurance companies are regularly examined by independent certified public accountants, but publicity alone will not be enough. It will put a check on old abuses with which the public are familiar, but it will not compel steady improvement in the management of insurance companies, or any other corporation. Nor will it create a recognized ethical standard to be observed by corporation presidents and directors. Nothing can do that except an enlightened public consciousness, a quick intelligence among the people instantly recognizing and condemning bad methods and unfair contracts.

The elements of life insurance and the mathematics of premium rates should be taught in our public schools, while in our universities, departments of insurance should be established, and placed on a par with the departments of science, language, and philosophy. Then men would be properly trained for this great and important business, and gradually we should have the evolution of an intelligent public opinion with regard to the good and the bad. Until such a public opinion exists, no matter how sensitive the individual conscience may be, I do not see how we can have a moral standard in insurance or any other business.

# Wealthy Ignoramuses By O. S. Marden.

and an analysis and an analysis an

WAS recently talking with a business man who is in the midst of the great activities of New York, dresses well, and lives well, but who, every time he opens his mouth, condemns himself, betrays his shocking ignorance of almost everything outside of his own little specialty. He knows almost nothing about the great men and women who figure prominently in current history. He could not even tell the names of the candidates for the presidency and vice-presidency just before last election. He said such things did not

is painful to try to carry on a conversation with such a man. Think of the splendid opportunities for education, enjoyment, and culture which that man with thousands of others, is throwing away! It does not seem possible that a man could do business in New York City and be so ignorant of everything outside of his own little groove. One would think that some of the millionaires who try to make a show in the world would feel chagrined when they contrast their cheap, shoddy education, their narrow, limited intelligence, and their rutty minds, their stingy, shrivelled souls, with their mocking wealth and their display of the art works of the masters and the books of great writers in their libraries which they cannot read intelligently. How this ostentations show of the material mocks the mental poverty, the brain penury! It is pitiable, as well as ludicrous, to see men who are rolling in wealth ignorant of the great world they live in, of the significance of all the principles and conditions which ameliorate and elevate mankind, men who know nothing of art or of science or literature, and whose mental penury is deplorable. They seem to think that a palatial residence, gorgeous furnishings, and fine carriages can be substitutes for that which makes a real man or a real woman .- Success Magazine.

# Modern Philosophy Brutalizes Man

By Dr. Emil G. Hirsch.



AN is much the same as he was a thousand years ago. The same elemental passions, ambitions and appetites obtain. They are the same as those of the animals. Science has brought us to realize this, and our peep into the workshop of nature has had a tendency to brutalize humanity.

Our knowledge that man is only one of the company of brutes has led small men to teach that man in all things is merely a brute. In their desire to unify the world they have jumped at the conclusion that man is no different from the

other creatures that tenant the earth. In their passion to show him as a beast, philosophers and authors have revoled in vice and depravity, calling it Society is drifting without a compass. It is a period of transition; the old

canons are gone and the new ones have not yet been found. The latest announcement of modern philosophy is that you may do what you want to, but don't get caught at it. If you do, commit suicide. In this philosophy of brutality you have an explanation for the fact that literature always paints life as a sunggle between the forces of desire and duty. Never before in the history of the world was there so great a need of mas-

ters. Men who will interpret life in terms of sanity and sanctity, of duty and righteousness. 

# Most Dying Men Give No Sign of Care for Future

By Dr. William Osler.

rule, man dies as he has lived, uninfluenced, practically. by the thought of a future life. I have careful records of about five hundred death beds, studied particularly with reference to the modes of death and the sensations of the dy-

-Ninety suffered bodily pain and distress of some sort or another, cleven showed mental apprehension, two positive terror, one expressed spiritual exaltation, one bitter remorse. The great majority gave no sign, one way or the

other; like their birth, their death was a sleep and a forgetting. The preacher was right; in this matter man hath no pre-eminence over the beast-"as one dieti, so dieth the other."

As we travel farther from the East our salvation lies in keeping our faces toward the rising sun and in letting the fates drag us, like Cacus his oxen. backward into the cave of oblivion. I would arge the clinical physician as he travels farther from the East to look well to his companions, to see that they are not of his own age and generation. To keep his mind receptive, plastic and impressionable, he must travel with the men who are doing the work of the world, the men between the ages of twenty-five and forty.

Birthday in Doubt.

Tom Pezzi, the genial old fish market man of Green Harbor, and his famous sign on the roof of his market. "Ton Pezzi Ferever," are well known cottage at one of the Maine beaches to the thousands of visitors to that where he passes the greater part of summer resert, and also to many of his vacation each summer. Last seathe Brant Rock people, as are also son a typical "down easter" furnishhis funny sayings.

his mouth, he thought for a moment, and then said: "Well, I was born in en, 'nd a calf, 'nd a hoss, 'nd two 1702 or 1802, and I'll be d--C if I know shares of Maine Central," was the rewhich "- Desien Herald.

Stock on a Maine Farm. The Hon. Solon A. Carter, state treasura of New Hampshire, has a ed him with farm produce, and, wish-One day one of his customers aske ing to be sociable, one day when the ed him how old he was. Removing man called Col. Carter asked him the clay pipe he habitually uses from how much stock he kept on his farm. "Four cows, 'nd a bull, 'nd two ox-

# DOINGS IN CONGRESS

What is Being Done Day by Day By the National House and Senate.

Rate Bill Honest. When the Senate met Mr. Culbertton presented and had the clerk to read a memorial from the Cattle NATIONS AGREE ON ALL POINTS Raisers' Association of Texas, urging the passage of the railroad rate bill as it came from the House. The letter was accompanied by a letter from S. H. Cowan, attorney for the association, in which he said that the railroads have in the past six years increased rates on cattle shipments to the extent of \$18 a car, causing a total outlay of \$10,000,000 above the amount that it would have been neccessary to pay under the old prices. The petition urged the Senate to resist efforts to seriously amend the bill as mere subterfuges on part of opponents of the bill.

The following bills were passed: Amending the law requiring lights on rafts so as to make it apply to rafts in tow.

Authorizing the erection of a dam across the Choetaw Hatche river, in Dale county, Ala.

The conference report on the conto without discussion.

All in Publics Interest. When the railroad rate bill was taken up, Mr. Clay addressed the Senate, saying that he not consider serious one. He had heard charges that both the House and the Knox bills were drawn in the interest of the railroad, but the facts, he declared, were convincing that such was not the case. He then traced the his- ports. tory of the House bill, saying that it owed its origin to the inter-State commerce commission and \_.id been accepted by the entire membership of the House committee. Republican and House with practical unanimity. The satisfied that it had received only honest consideation. So, 100, he was and Culbertson bills had all been the Bank of 'Spain. drawn in the interest of the people. He discussed the question of a court review of the orders of the inter-State commerce commission, saying that if under the House bill the regularify of the commission's orders only was contested, the carrier would be deprived of the right to contesting a

Should Concede Review.

Mr. Clay declared that of it was the intention to permit a review of the commission's finding, the right should be conceded in the bill.

"Why not say so directly in the bill and get over the controversy,' he said "I believe that review ought to be permitted, but I believe that the review ought to be confined to the question as to whether the rate fixed constitutional. The court should not be authorized to go into the whole

were nothing in the bill as it stands on the subject of review, but that in it should be amended so as to authorize the courts to say whether the rates fixed were confiscatory.

Mr. Clay referred to the differences of opinion between eminent lawyers when the income tax measure was before Congress.

Mr. Tillman said it was no wonder lawvers were "befuddled" on that measure, because the Supreme Court had been on both sides. In the House.

The House adopted the conference its owner a handsome baby dromereport on the consular reform bill.

April 10 was agreed upon as the date when debate on the pure food bill shall commence, to continue at least two days.

Consideration of the legislative, exexcutive and judicial bill was resumed, and when an amendment was offered to the amount appropriated for traveling and other expenses of confidential agents of the Department of the Interior, Mr. Tawney of Minnesota, said he was opposed to creating a secret service bureau for the Interior Department.

Mr. Gaines of Tennessee said it was an outrage on the part of the appropriations committee not to give the Secretary of the Interior what he needed to carry on the work of "running down the wilderness of land thieves in the West."

Mr. Mann, of Illinois, said that the Secretary of the Interior had been Mr. Tawney that Secretary Hitchcock had "impulsively" asked for 'Impulsively! With his blood as in Cuba or Porto Rico. cold as a fish, he could not impulsively reduce his just needs. The

Secretary is a cold-blooded man and it is through this very noture of his that he has kept the public domain from being robbed outright. No. it was the ice water that was poured down his back by the appropriations committee that kept him from tell- down. ing the real needs of the service. It would be a crime not to support the Secretary of the Interior in his brave fight against powerful influen-

ces, and we will be held responsible if we do not give him what he

Mr. Williams of Mississippi, who had offered the amendment increasing the amount appropriated for confidential agents of the Interior Department from \$10,000 to \$20,000, said the Secretary of the Interior had stated that his agents had "run down" a man in California who had "gobbled" up 265,000 acres of the public domain ,and it was for the purpose of looking after this case, as well as others, that the additional amount was needed.

Agreement Finally Reached At Algeciras

Controversy Regarding Morocco Which Threatened War Between France and Germany, Involving Other Powers, is Brought to an Amiciable Conclusion After Long Conference Between Representatives of Contending Governments.

Algescivas, Spain, By Cable.-The committee of the conference on Moroccan reforms reached an agreement on all points. This agreement will be sanctioned at the plenary session of the conference. A complete accord resulted from a

long conference held between M. Revoil, head of the French mission, and Count von Tattenbach, of the sular reorganization bill was agreed German mission. The division and the policing of the ports of Morocco was arranged as follows:

Spain polices Tatauan and Lauerache: a Franco-Spanish mixed pothe principle point of controversy a lice will be established at Casablanche and Tangier and a French police alone will have charge of Magardor, Saffi, Mazagan and Rabat.

> This gives France four Atlantic The duration of this police agree-

ment was fixed at five years. The settlement of the question of the State Bank of Morocca gives Democrats alike had passed the France three shares, including those of the French syndicate. The other

bill might not be perfect, but he was nations have one share. Four banks supervisors will be appionted by the Bank of Eugland, the Bank of France satisfied that the Knox, the Tillman the Imperial Bank of Germany, and

### English Spinners Arrive.

Boston, Special .- A committee representing a federation of English otton spinners and manufacturers, arrived here on board the steamer Saxonia. The committee is visiting this country for the purpose of investigating the growth of cotton and its use by the manufacturers, and it will attend the annual convention of the New England Cotton Manufacturers' Association here April 25 and 26. The visitors will attend later a conference of growers and manufacturers of cetton to be held at Washington, D. C., and also propose to visit the cotton fields of the South.

## Caught by Powder Blast.

Harrisonburg, Special.-John Turner, aged 30 years, son of Rev. Dan-Mr. Tillman and Mr. Fulton asked iel Turner, lies in a critical condiwhy, if the review privilege was to be tion at his home near Genoa as a confined to the constitutional privi- result of the explosion of a powder lege, any provision of the kind was blast in Brooks' Gap. Turner was necessary, and Mr. Clay replied that standing over the fuse and attempthe would agree with them it there ed to relight it. He was hurled several feet from the scene by the force of the explosion. His right view of the text of the bill he thought eve was knocked out by fragments of rock, his nose broken and split open and the face lacerated. Small particles o rock were driven into his skull.

# Young Camel Born.

A camel has been born in Bristol, Last fall Ben J. James purchased a pair of camels from the Hatch shows that came here to exhibit, but were ruled out by the city council. This

Spriggs Gets Twenty Years.

New York, Special.-Robert H. Spriggs, the negro recently convicted of abduction in detaining white women against their will in a resort frequented only by negroes, was sentenced to serve twenty years in the State prison. Sallie Bennett, who assisted Spriggs in conducting the resort, and who plead guilty to abduction, was senteced to ten years in the result of injuries sustained in a the State prison.

# Mrs. Roosevelt Begins Trip.

Washington, Special.-Mrs. Roose. relt, accompanied by her children. Ethel, Archie and Quentin, the children's governess and Mrs. Roosevelt's maid, left Washington for Fernandia. Fla., on the Florida limited over the Southern Railway. At Fernaudia they will board the Mayflower for a most active in ferreting land frauds. cruise of about ten days in West his liberty by Officer Edward Reardon He said (replying to an intimation of Indian waters, Mrs. Roosevelt is taking the trip for the purpose of se- der of a tribunal of proper jurisdiceuring a rest and does not expect to tion. Justice Greenbaum's order di-\$10,000 when he needed \$20,000): be entertained by the people either

# Telegraphic Briefs

Archbishop Ireland visited Cardinnal Satolli and Cardinal Merry del

The truce in Santo Domingo is at an end and eight rebels were shot

It is estimated that high license in Ohio will close 5,000 saloons and throw from 10,000 to 15,000 men out

The outlook for peace in the soft coal mining regions was decidedly more pacific at Indianapolis, and though all propositions were voted down the conference will meet again

George W. Perkins was arrested on the charge of grand larceny in having paid a campaign contribution for the New York Life Insurance Company, the charge being laid as a jest

Brodie L. Duke was awarded a divoce from his wife on the ground of misconduct.

New York Life's Former Vice President and Member of J. P. Morgan & Co. is Held Responsible for Contribution of \$43,765 Made Though Him to Republican National Com-

New York, Special-On a charge that his connection with a contributoin of \$43,765 from the funds of the New York Life Insurance Company to Cornelius N. Bliss, treasurer of the Republican national committee in the campaign of 1904, constituted grand larceny in the first degree, George W. Perkins, a member of the firm of J. P. Morgan & Co., and until recently first vice president of the New York Life Insurance Company, was arrested on a warrant issued by City Magistrate Moss. When a detective went to serve the warrant upon Mr. Perkins he found that a writ of hebeas corpus had already been obtained from Justice Greenbaum of the State Supreme Court, and the matter was immediately taken out of the magistrate's hands. Mr. Perkins appeared before Justice Greenbaum, and at the request of his counsel, the hearing in the case was adjourned until Friday. r. Perkins was poroled in the cusody of his personal attorney. Lewis A. Delafield.

### Duke Gets Divorce.

New York, Special.-Brodie L. Duke, of Durham, N. C., brother of the millionaire president of American Tobacco Company obtained a decree of absolute divorce from his wife. Alice Webb Duke, whom he married in this city December 19, 1904. When the case was called for trial Wednesday, after counsel for Mrs. Duke did not appear and witnesses were examined for the plaintiff. Justice Blanchard ordered a scaled verdict and the jury found that Mrs. Duke was guilty of infidelity on a train on the Grand Trunk Railway out of Chicago May 15, 1905.

# Jealous Man Kills Wife and Himself.

Little Rock, Ark., Special.-W. F. Redford, a railway shop employe in Baring Cross, near here, committed suicide Tuesday by shooting. At 2 o'clock Tuesday afternoon Bedford killed his wife by cutting her throat. He then took morphine, but the dose was not sufficient to cause death and at 10 o'eleck last night shrdlu unn at 10 o'clock Monday night he made a second and successful attempt to end his life. Blowing out the gas is the supposed means of the act. Jealousy was the cause.

### The Aigeciras Conference.

Algeeiras, Spain, By Cable.-The Morocean Conference held an hour's session seeking definitely to adjust the police question. Austria proposed an amendment increasing the inspector general's control of the police and Herr von Radowitz, the chief German delegate, declared that Germany considered the control of the police to be of supreme importance and intimated that Germany might withdraw if such control is not adopted. The question was finally referred to the committee.

# For \$6,000,000 Battleship.

Washington, Special.-The House committee on naval uffairs decided to report a building programme for new ships in the navy as follows: One battleship, to cost exclusive of armor and armament, \$6,000,000; the ship to be of the largest type, the tonnage to be determined by the Secretary of the Navy; three torpdo boat destroyers to cost \$750,000 each, and \$1,000,week the female camel presented to | 000 to be expended by the Secretary of the Navy for submarine boats in his discretion.

# Meriweather's Resignation Accepted.

Washington, Special. - Secretary Bonaparte decided to accept the rerignation of Midshipman Minor Meriweather from the Naval Academy and will instruct the superintendent of the academy to dismiss the sentence of one year's confinement to the death of Midshopman Branch as fight with Meriwether.

# Writ of Habeas Corpus For Perkins.

New York, Special.-Justice Greenbaum, of the Supreme Court just before noon issued a writ of habeas corpus and certiorori for George W. Perkins. The order was issued on the petition of Perkins, who declares that he is imprisened and restrained of and that he is not restrained by orrects Reardon to bring Perkins before him.

# Fire on Oil Bark Daylight.

London, By Cable, -- A dispatch to the Lloyds, from Yokkalchi, Japan. states that a fire has started on the Standard Oil bark, Daylight, which arrived there from New York, March 19th, after being reported overdue by the Maritime Exchange. When the dispatch was sent the erew was endeavoring to sink the vessel to extinguish the flames.

## Fire in Johnstown. Johnstown, Pa., Special.-The city

suffered a loss by fire to the extent of \$600,000 early Wednesday morning. Three large business blocks were destroyed and others damaged. The flames were not under control until S o'clock in morning. The Johnstown Journal building is among those destroyed. William Campbell, a fireman was crushed by a falling wall, but it is believed that he will recover. Several other firemen were slightly in-

# CONFERENCE AT END PERKINS UNDER ARREST MINERS WILL STRIKE HON

Owners and Workers Fail to Great Ga Reach Agreement

## TO HOLD FURTHER CONFERENCES EULOGIUM

Anthracite Mine Workers' Committee Decrees Total Suspension Beginning Monday Pending Result of Final Conference Breaks Up Without Agreeing and Strike is Expect-

Indianapolis, Special.-The anthracite miners' scale committee issued orders for a total suspension of mining in the three anthracite districts beginning Monday morning, April 2. The committee informed President Baer that the miners' scale committee will meet the operators' scale committee in New York city on Tuesday, April 3. At the close of a meeting of the committee President Mitchell, of the United Mine Workers of America issued the following signed statement:

"The committee appointed by the Shamokin convention of Dec. 14, met and had under consideration the letter signed by Mr. Baer, dated hourse. Stirred to their hearts March 20, and wired him the follow-

"'If agreeable to you, a meeting of the joint sub-committees will be held in New York at 10 o'clock Tuesday, April 3, for the purpose of further considering the wage scale in the anthracite field.'

"The committee having the matter in charge instructed the anthracite miners, except the men necessary to run the pumps and preserve the properties, to suspend work on Monday morning, April 2, pending further instructions from the committee appointed by the Shamokin convention.

meet in New York at 8 o'clock Tuesday night to hear the report of the joint sub-committee. "JOHN MITCHELL, Chairman.

"T. D. NICHOLS. "W. H. DETTERY,

"JOHN FAHY. "Presidents Districts Nos. 1, 7 and

The operators of Illinois, Indiana and Ohio voted against the proposition of the conference followed. Operators of western Pennsylvania er in that body, was chosen a member and the miners of the four States of Wheeler's Confederate Cavalry to voted for the proposal. Following adjournment, National Secretary W. B. Wilson, of the Mine Workers,

"There is no likelihood of anything further being done towards a settle- a cavalry leader in the civil war. ment. This means suspension of work. The national convention of the miners will meet Friday morning. The principle business will be to de- branch of the service, commanding termine a general policy. The ques- a brigade of cavalry. At 24 years he tion especoally to be considered is was a lieutenant; at 25 a colonel; at whether the organization will permit | 26 a brigadier general; at 27 a nunminers to work in districts and mines | jor general, commanding a corps; at where the advance is offered.'

F. L. Robbins and other operators rpresenting about one-third of the coal production of western Pennsylvania, Ohio, Indiana and Illinois, offered to pay the advance and nrged the miners to accept this advance and continue work in their mines even though the other mines in the four States should be idle. The convention of miners will decide whether to permit this or to demand that all miners suspend work until all have been paid the advance.

# No Strike Where Raise.

Indianapolis, Special. -- Amelioraion of the threatened strike of bituminous coal miners on April 1 was secent, in wages in Illinois, Indiana, Ohio and western Pennsylvania and all other districts except the southwest, where an advance of 3 cents a ton is demanded.

# Captain Jones to Prison.

Norfolk, Special.-Capt. E. W. Jones, formerly of the Seventy-first Virginia Volunteers, who was convicted of murdering here Maude Robinson, whose throat he cut with a razor, and who was sentenced to serve 18 years' imprisonment. left Norfolk for the penitentiary at Richmond. He was handcuffed and chained to J. P. Hunter, who married here a Newport News girl after he had married another at Alexandria. Hunter was sentenced to serve three years

# Torriential Rains in Northern Louisi-

Shreveport, La., Special.-Rain has fallen continuously for three days in central and northern Louisiana. At Colfax Tuesday a severe storm prevailed and the entire town was indicated, the water standing several feet deep in the business portion. All A white man named Battles, another the lowlands in the vicinity of Ruston are overflowed. Rain is still fall- the Haywood, colored, were fatally

# Miss McMurran Found Dead.

Shepherdstown, Special.-Miss Lula McMurran, of this city, was found dead in her room in the Entler Hotel She had risen as usual and dressed, and, feeling badly, sat down to rest A few moments afterward she was found dead. She was a sister of the late Prof. Joseph McMurran, and is survived by one brother, Mr. James McMurran, of Hillsville, Va. Miss McMurran was 64 years old.

Gra

Veterans o bute to Two Wa Aroused poral" Chief of

Athanta, their tribute respect to the Joseph Wheeler wars, his comrad sixties and his fo for Cuban freedom Tuesday and joined bration as is accorded military or civic life. pitch of enthasiasm by General Wheeler's friend ciate in war and in peace Congressman John W. Mad old soldiers shouted the tribute of "Corporal" James ner, commander-in-chief of the Gra Army of the Republic, they stood their places and cheered, waving hats and handkerchiefs and refused almost to be quieted.

The program of the day was opened by Colonel Thompson H. Jones, chairman of the local committee of Camp A. Wheeler Cavalry, who made a brief address of tribute, and introduced Governor Jeseph M. Terrell. He spoke briefly and appropriately "The entire miners' committee will in welcome and introduced the other speakers of the day. The first of these was Hon, John W. Maddox, a member of General Wheeler's command in the civil war and an associate with him subsequently in Congress. Judge Maddox gave a sketch of General Wheeler's career and

John W. Maddox, former Congressman and colleague of General Wheelspeak for that body. His address was devoted mainly to a historie sketch of General Wheeler, devoting particular attention to his career as

Connected in the early days of war with the infantry and artillery, he was transferred to his best loved 28 a lientenant general, commanding all the cavalry of his department. During the five years of his service. he was under fire in more than eight hundred minor engagements, and he commanded in more than two hun-

dred battles. For twenty years after the war he was a member of the United States Congress, and none was more active than he in behalf of the general interests of the whole country.

General Clement A. Evans, representing the United Confederate Vterans, spoke in part as follows: Address of Gon. Clement A. Evans.

Sacred duty similar to that which now engages as prevents the personal presence of General Lee, commandereured by the United Mine Workers of in-chief of the United Confederate America, who, before adjourning Veterans, lie, of all men, could have without day, authorized national and most fittingly represented in these district officers to sign wage arrange- memorial ceremonies the entire body ments with any coal operators who of his Confederate comrades. Ilwould agree to pay the scale of 1903 himself is a lofty, patriotic personor its convalent for a period of two ality upon whom all the people of our years. This is an advance of 5.55 per | country, and all our armies, whether retired or active, look with exalted esteem. There is surely the true grandenr of manhood in that American citizen around whom the brave men of two armies who were recently focs in battle, and two peoples lately estranged even to bitterness. can gather with mutual respect, frank confidence, and friendly union. Let us be grateful, my countrymen, that such a man lives in the personage of this Veteran Chief of all Confederate Veterans.

There is another man of magestic personality numbered now among our country's illustrious dead, whose own inspiring life produced the same coneensus of Northern and Southern popular sentiment. He is foremost in the memorial though of this significant hour for we are assembled to honor the patriotic character of General Joseph Wheeler.

# Fatal Collision on Texas & Gulf.

Shreveport, La., Special.-A special from Carthage, Tex., says: A passenger train on the Texas & Gulf Railroad after running into a broken switch here collided with a log train and effect passengres were injured. white man, name unknown, and Marinjured. District Judge R. B. Levy was among the injured.

# To Depose Mutual Life Officers.

Albany, N. Y., Special.-The Assembly advanced to its third reading without debate the bill of the Armstrong committee, legislating from office the present directors of the Mutual Life Insurance Company in this State, on November 15, next, and providing for their successors under the direction of the State superintendent of insurance.